



Floods Can Happen Anywhere at Anytime

The level of flood risk is indicated on the flood map by a letter. For example, flood zones labeled with the letters B, C or X represent moderate- and low-risk areas. Flood zones identified by the letters A or V represent high-risk areas, known as Special Flood Hazard Areas (SFHAs). On some flood maps, there may also be a zone labeled with the letter D. The Zone D designation is used for areas where there are possible but undetermined flood hazards, as no analysis of flood hazards has been conducted. The designation of Zone D is also used when a community incorporates portions of another community’s area where no map has been prepared. Flood insurance is available in Zone D and property owners should be encouraged to purchase it. However, flood insurance is not federally required by lenders for loans on properties in these zones. Although these areas are often undeveloped and sparsely populated when designated as Zone D, lenders may become aware that new development in such areas has increased the possibility of property damage from flooding. Consequently, they may require coverage as a condition of their loans, even though it is not federally required. Flood insurance rates for properties in Zone D are commensurate with the uncertainty of the flood risk.

FIRM Date / Building Type	Standard D Zone Rate***
Pre-FIRM Home*	\$2,907**
Post-FIRM Home	\$2,674**

***April 2018

*Pre-FIRM Buildings are constructed prior to 12/31/74 or the effective date of the initial flood map in your county. (City & County of Honolulu—9/3/1980; Maui County—6/1/1981; Kauai County—11/4/1981; Hawaii County 5/3/1982)

** Based on Single Family Home (no basement/enclosure/crawlspace) - Building Coverage \$250,000 (contact your insurance agent for rate to include Contents).

*** Based on the April 2018 NFIP Flood Insurance Manual

Premium estimates do not include the \$25 (Primary Residence) or \$250 (Secondary Residence) HIFIAA surcharge.

